## **IN THE SPECIFICATION:**

Please insert before the first paragraph under BACKGROUND OF THE INVENTION of page 1 of the disclosure currently on file with the following paragraph:

This application is a Continuation application of U.S. Application No. 09/911,541 filed on July 25, 2001. Priority is claimed based upon U.S. Application No. 09/911,541 filed on July 25, 2001, which claims the priority date of Japanese application 2001-013958 filed on January 23, 2001.

Please replace the paragraph [0013] on page 5 of the Disclosure currently on file with the following paragraph:

[0013] The present invention is also preferably directed to a magnetic sensor of tunnel junction laminate structure comprising a soft magnetic free layer, a non-magnetic insulating layer, and a ferromagnetic pinned layer, wherein the ferromagnetic pinned layer has a spin valve layer whose magnetization is fixed with respect to the magnetic field to be detected. The soft magnetic free layer may permit its magnetization to rotate in response to the external magnetic field, thereby changing the relative angle with the magnetization of the ferromagnetic pinned layer and producing the magnetoresistive effect, with a peak of the absolute value of the magnetoresistive effect being greater than 20% and occurring at a temperature in the range from 0°C to 60°C and with a bias voltage Vs (applied across the ferromagnetic pinned layer and the soft magnetic free layer) in the range from +0.2 to +0.8 V and from -0.8 to -0.2 V.